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Bonus Bill to Carry 25 P. C. Pay Premium

Reduction From 40% Cuts Certificate Plan's Cost \$500,000,000 Without Altering Main Features

Sub-Committee to Report on Tuesday

House Majority to Hasten Action: National C. of C. Calls Proposal Unwise

WASHINGTON, March 3.—The House Ways and Means sub-committee today reported \$500,000,000 of the expected cost of the soldier bonus under the "adjusted service certificate" plan. It had been planned to add a premium of 40 per cent to the amount of adjusted service pay due each soldier, but the sub-committee decided that a 25 per cent premium would be generous enough. This would still leave the certificate plan more attractive to veterans than the original cash proposal.

At the same time it was felt that the difference between 25 per cent and 40 per cent would mean a great saving to the Treasury and probably cause a wider distribution of the cost burden over the other options, farm and home aid, vocational training and land settlement.

In making the change the sub-committee did not alter the other elements of the plan, such as the value of the certificate, the method of its distribution, the method of its redemption, and the method of its use.

Details To Be Complete Tuesday

It was indicated that with this revision agreed upon there are now only some technical details to be settled, with the aid of Treasury experts, upon such things as the terms of the loan, the method of its distribution, and the method of its use.

The sub-committee expects to complete its work by next Tuesday and call in immediately the full membership of the Ways and Means committee, including the minority.

The certificate plan, as now agreed upon unanimously by the Republican majority in the sub-committee and as it will be reported to the full committee Tuesday, calls for the issuance of twenty-year interest-bearing certificates having a face value of \$100,000,000,000, and the four forms of bonus offered to ex-servicemen. The original "vocational training aid," "home and farm aid," and "land settlement aid" proposals are retained. The face value of the certificates will amount to adjusted service pay plus a premium of 25 per cent compounded annually for twenty years. If the amount of pay due is less than \$100,000,000, the difference will be available in cash.

No Estimate as to Loan

No effort has been made by committee members to estimate the total money to be borrowed by former servicemen on their certificates, either from banks in the first three years of the plan, when the certificates are to be cashed, or in the subsequent years, when the certificates are to be cashed directly from the United States Treasury. They feel that it is impossible to figure out how many service men among thousands will select the certificate plan in preference to the other three options would elect to borrow money on their papers.

Chairman of the committee issued a statement yesterday.

"It is hoped and believed that when these insurance certificates become due, the money may be secured by the sale of property and securities owned by the former servicemen and without any need of government aid. This plan seems to meet the general approval of the members of the House of Representatives, as well as the public."

The Chamber of Commerce of the United States today launched the first substantial attack against the certificate plan.

(Continued on next page)

Bill Would Stop Rents Until Repairs Are Made

Senate Measure at Albany Is Aimed at Landlords Who Ignore Official Orders

ALBANY, March 3.—Landlords who ignore the notices or orders of the Tenement House Department or other municipal authorities directing them to make necessary repairs will be unable to collect rent from tenants if a bill introduced today by Senator Ward V. Tobert becomes law.

The measure, which is intended to remedy an evil that the authorities of New York City are said to wink at, provides that where a landlord fails to comply with any official notice or order affecting the roof, hallways, apartment, plumbing, water, steam, hot water or other facilities, the tenant may withhold rent until the order is complied with.

Senator Tobert declares that there are thousands of apartments against which all sorts of notices have been directed, some of them under the name of a "habitual" tenant, but that the landlords, because of the political influence of the landlords, are unable to compel the local authorities to act.

Radio Programs Published Every Day on the Back Page of The Tribune

The radio programs are published every day on the back page of The Tribune.

Jazz Complex Fatal to Writing

Best Sellers, Churchill Finds Expresses Primitive Mind, With Its Acceptance of Dogma, He Tells Authors, Urging Prayer for Creative Rhythm

If you want to write or paint, relax and listen to a Brahms symphony. If you want to be a success in the world, put on a jazz record and roll back the rug.

Such was the impression Winston Churchill's lecture auditors at the Plaza yesterday morning carried home with them. Mr. Churchill was discussing "The Nature of the Creative Mind" under the auspices of the Authors' League Fund. In introducing him Ellis Parker Butler said that Mr. Churchill's theory, the result of five years' study of psychic phenomena, had been submitted to scientists in this city and pronounced scientifically true.

The kind of rhythm you live by, the author said, determines whether your primitive or creative mind dominates. If the rhythms conflict, if the two energies clash, you are tired. If they keep on conflicting you are likely to end in a madhouse or commit suicide.

"It is the urge to become creative, the urge which is denied in our primitive, competitive, acquisitive life today," Mr. Churchill said, "that causes our neurosis and leads to madness or suicide. Jazz is expressive of the primitive mind which rules society. The syncretized rhythm is primitive, the rhythm of Brahms, Bach and Beethoven is creative.

"The rhythm of the breath and the brain is unsyncretized, with the accent on the first beat, differing from the rhythm of the blood beats, which is syncretized," Mr. Churchill continued. "The mind must be possessed by the unsyncretized rhythm to create. When creative emotions dominate the mind, it is in possession of the senses

(Continued on page three)

Endlin Arrested As Accomplice In Lindsey Plot

Doctor Indicted on Grand Larceny Charge Made by Miss Bogart, Who Says He Got \$18,000 From Her

More True Bills Returned

Alleged Participant in Fraud Now Accused by Women in Seven Different Cases

Dr. K. Arvid Endlin, of 2126 Broadway, a practicing physician, was arrested last night by Detectives Flood, Russo and Daly at Sixth Avenue and Thirty-sixth Street on a bench warrant following his indictment on a charge of grand larceny in the first degree. He was taken immediately to the office of Assistant District Attorney Murphy and questioned.

Dr. Endlin in the indictment is charged with the larceny of \$18,000 in cash from Miss Margaret Bogart, of 15 Central Park West, on March 15, 1920. He obtained this money, it is alleged, for the ostensible purpose of putting it in a pool for investment in stock.

Name Linked With Lindsey's

Dr. Endlin's name has been mentioned in connection with that of Alfred E. Lindsey, the Nyack broker, now in the Tombs in default of \$50,000 bail, on charges of swindling wealthy women out of nearly \$1,000,000, and against whom three more indictments charging grand larceny in the first degree were handed up by the grand jury yesterday.

The money Dr. Endlin received from Miss Bogart, it is alleged, was turned over to Lindsey.

The prisoner gave his full name as Krute Arvid Endlin. He said he was forty-eight years old and unmarried.

According to the complaint Dr. Endlin obtained the \$18,000 from Miss Bogart by false representation. The money was handed him at the Waldorf-Astoria, it is alleged.

In the District Attorney's office Dr. Endlin asked reporters to say as little as possible about his arrest. "This will ruin me," he said. "It will spoil my practice if it becomes public."

Lindsey and Dr. Endlin have been closely identified in Lindsey's various enterprises for several years, according to Lindsey and a number of his alleged victims. At one time Dr. Endlin resided at Lindsey's apartment in New York. He is secretary of the Pacific Mineral and Chemical Company, where Lindsey was employed.

Seven Indictments Against Lindsey

There are now seven indictments against Lindsey. All charge grand larceny in the first degree. The complainants mentioned in the indictments handed up yesterday are Mrs. Helen Burnett, of 43 West Forty-eighth Street, who lost \$31,000; Miss Bogart, who lost \$18,000; and Mrs. Mary Lindsey, who lost \$22,000. Lindsey, who says she lost \$2,450 in cash and jewelry valued at \$2,500 in Lindsey's scheme.

Lindsey has said that if he were allowed his freedom he would be able in a few years to make restitution to those he is alleged to have swindled, with the exception of Mrs. Duke. To Assistant District Attorney Murphy Lindsey said that, although Mrs. Duke had said very harsh things against him, he harbored no ill feeling toward her.

Mother Abandons Baby, Then Tries to Adopt Him

Arrested When Bellevue Nurse Grows Suspicious at Her Fondness for Child

Dora Lefkowitz, twenty years old, of 414 East 101st Street, was locked up in the East 104th Street police station last night on a charge of abandonment after she attempted to deliver her own two-month-old child in the baby clinic of Bellevue Hospital.

Two days ago a two-month-old boy was found abandoned in the hallway at 48 East 105th Street and was taken to Bellevue.

When Mrs. Lefkowitz went to the hospital last night she was shown several babies. When she came to the crib where the baby found abandoned on Tuesday was sleeping she took it up and kissed it. Then she told the nurse she had found the child she wanted to adopt.

The nurse, becoming suspicious of the woman's actions, detained her while she notified the police. After being questioned by detectives the woman broke down and admitted that she had abandoned her child. Her only explanation was that she was nervous. She said that she regretted her act. She declared that she had alighted her husband's suspicions by explaining that she had put the child in a nursery.

\$3,500,000 Failure on N. Y. Change

G. W. Kendrick, of Philadelphia, Crashes; Places Assets at \$3,650,000; Blames Timid Clients

Four More Brokers Collapse in a Day

C. C. James, Libby & Co., Schulkind Bros. and C. A. Bertrand Close

Five more stock brokerage houses, one of them holding out-of-town membership in the New York Stock Exchange, closed their doors yesterday, carried into financial shoals on the tide that has caused an unusual series of failures during the last month.

The principal collapse was that of George W. Kendrick, 2d, & Co., of Philadelphia, members of the Philadelphia Stock Exchange and the New York Stock Exchange, with a branch office in this city.

Announcement of the suspension of the Kendrick house was made from the rostrum of the New York Stock Exchange at the opening of business yesterday. This is the first concern having membership in the "big exchange" to crash since District Attorney Banton began his investigation of alleged bucket shops. Mr. Banton said yesterday that none of the members of the New York Stock Exchange was involved in complaints of irregularity received by his office.

Liabilities of \$3,500,000

No official figures were received here in connection with the collapse of Kendrick & Co., but it was estimated in a report from Philadelphia that the liabilities would approximate \$3,500,000. An examination of the books of the Philadelphia banking circles, indicated an informal appraisal an excess of \$150,000 over liabilities.

The members of the firm are Mr. Kendrick, who holds the New York seat, and Clarence H. Clark, of Philadelphia, who holds the Philadelphia seat, and the appointment of the Philadelphia Trust Company as assignee, according to advices received here, the company is said to have had insufficient working capital to conduct business and that it held large blocks of securities that were not readily marketable.

The firm believes that it is entirely solvent and that its creditors will be paid in full, the notice added.

Involuntary petitions in bankruptcy were filed in the United States District Court against the following New York stock brokerage firms:

Charles C. James & Co., 1 Wall Street, with a branch office in the Times Building.

Libby & Co., 55 Broadway.

Schulkind Brothers, 50 Broad Street.

C. A. Bertrand, 342 Federal Street.

The first three concerns are members of the Consolidated Stock Exchange. Only the suspension of Kendrick & Co. from membership was announced yesterday. The firm was named for the failures in most cases were the result of clients growing out of the District Attorney's probe of alleged bucket shops, which is said to have had a serious reaction upon legitimate firms, whose customers have demanded their balances and collateral.

In the petition against James & Co. the firm's liabilities were estimated to be \$250,000 and its assets to be \$100,000. Petitioning creditors and their claims were: Walter Thompson Jr., \$854; Louis J. Peger, \$1,112; and William A. Benter, \$422. Federal Judge Learned Hand appointed Francis L. Kohlman receiver under a bond of \$25,000.

Petitioning creditors and their claims in the case of Bertrand & Co. were the H. W. Fairfax Advertising Company, Inc., \$250; Katherine C. Hutchins, \$225; and Irving Beck, \$225. The petition against Schulkind Brothers, which was filed by the petitioner, stated that the firm's liabilities would approximate \$200,000 and its assets about \$180,000.

At the offices of Bertrand & Co. it was said that the failure was due to a panic of clients, who demanded immediate cash settlements, and to the inability of the firm to collect money due it from other members of the Consolidated Stock Exchange. It was insisted that the failure was "only a technical failure." Judge Hand appointed William M. Chabourne receiver under a bond of \$25,000.

No estimate of liabilities or assets appeared in the papers involving Schulkind Brothers, the partners in which are David C. Schulkind and James Maglo. The petitioning creditors and their claims were Louis Letkin, \$2,000; Edith Einstein, \$29; and William Katz, \$25.

The petition against Libby & Co. stated that the firm's liabilities at \$300,000 and its assets at \$3,000. The petitioners and their claims were: C. F. Nelson, a passenger on a Fifth Avenue car, who was on his way to the office of The New York Times, where he is employed. He could not make out in the darkness just what it was that was lying in the road, but he thought it was something alive or that he had been shot, and decided to investigate. Even after he left the bus he thought he was going merely to the assistance of a dog which had been hit by an automobile. It was not until he drew the collar of the suit skin coat away from the pallid, dark face, around which chestnut curls clustered, that

Girl, in Silks, Found on Drive, Baffles Doctors; Calls "Billy"

Nelson realized it was a human being he had found.

He stopped an automobile and with the help of the driver lifted the woman into it. They drove to Roosevelt Hospital, where he left her. Except for the dust on her coat, which brushed off readily, neither the clothes nor the face of the woman bore any marks of injury.

She was as immaculate as if she had just stepped from a modiste's window. Her sea-green coat she wore a black silk frock. Her stockings were of black silk. Her underwear was silk. She wore suede pumps. Her face was that of a woman used to luxury, and her hands, kept with unusual care, bore out such an inference.

All efforts to revive her failed. Occasionally she would murmur with the dull voice of a person talking in his sleep or in delirium. Always it was the same name that she murmured—"Billy."

She has said nothing else since reaching the hospital.

Her handbag contained \$4 and some trinkets. There was nothing in it or about her clothing which she could be identified. She wore no jewelry.

Asks \$7,500 for Gold Badges for Legislators

ALBANY, March 3.—Gold badges for legislators, with the state's coat of arms and name of the legislator inscribed on them are sought in a bill introduced in the Legislature today by Assemblyman James Male, Democrat, of New York.

The bill seeks to appropriate \$7,500 for the badges.

Phone Rates Ordered Cut 5 P. C. Here

Commission Decides on Third Reduction in Year Effective on April 1; Will Save \$3,000,000

Seven P. C. Drop in Toll in Country

Action Taken After State-Wide Inquiry Shows a Profit Can Be Made

ALBANY, March 3.—Beginning April 1 telephone subscribers in New York City will receive a reduction of about 5 per cent in their telephone bills, while those outside greater New York will pay approximately 7 per cent less than they do today.

This was ordered today in a decision handed down by the Public Service Commission ordering the New York Telephone Company to put a revised rate schedule in effect at the expiration of this month. The order will mean a saving of about \$3,000,000 a year to telephone users in the state.

The rate reduction was ordered by the commission on the basis of the data it has gathered so far in its statewide investigation of the telephone company. The new rates will remain effective until the inquiry has been completed. The action of the commission touches a pin to the balloon inflated by those who have opposed the commission's plan for a probe into the company's affairs to determine rates on a state-wide valuation rather than on a local area basis. Political agitation has been made out of the Public Service Commission's stand on telephone rate matters, and it has been charged that the commission in Syracuse was some extent responsible for the election of Democratic Mayor in Governor Miller's home town.

Censured for Reserve

In reaching its decision the commission finds that the telephone company, in view of the downward trend of prices, is not entitled to charge rates that are in excess of the cost of the materials and labor. The company is charged with "excessive depreciation reserve."

The commission's order provides that the telephone company, or any municipal utility, shall not be permitted to charge rates in excess of the cost of the materials and labor. This is the third reduction in telephone rates ordered by the commission since its appointment last April by Governor Miller. It made a 10 per cent reduction in New York City rates last June and a substantial reduction in the Buffalo rates last November. The total increases granted during the war period amounted to about 40 per cent. The telephone company an additional annual yield of about \$1,800,000.

"The evidence already submitted in this case has been carefully considered," said the commission in its decision. "The satisfaction of the commission to the public interest requires certain reductions and readjustments in the rate schedule of the New York Telephone Company. The commission is of the opinion that the downward price trend of all materials, the decreasing cost of money, the daily readjustments in the labor market, the effect of depreciation reserve on all private business enterprises, and also because the commission is convinced that the sums set aside for annual expenses of depreciation are largely in excess of what is necessary, and in consequence the accumulated depreciation reserve is increasing more rapidly than conditions warrant."

The company's depreciation reserve stands at \$69,596,739, whereas its total fixed capital in New York State, including land and intangible items, is \$229,424,131, producing a ratio of more than 30 per cent. But when this company was brought under the supervision of the Public Service Commission twelve years ago, its depreciation reserve was only 10 per cent. In other words, there has been accumulated through charges to depreciation more than \$15,000,000 of depreciation money that should have been set aside out of revenue prior to 1910, and is now presumably included in the company's surplus. It must be clear that depreciating assets which have enabled the company in twelve years to make up a depreciation deficiency of \$15,000,000 have been too high and should be reduced.

\$2,800,000 Difference in Estimate

"The company estimates the necessary expense of depreciation for 1922 to be \$12,800,000. On the facts presented, we believe \$10,000,000 is sufficient."

The company also estimates that its depreciation expense for 1922 should be \$300,000. But advertising in order to justify rate increases

(Continued on next page)

Throat Pictures Fascisti Regain Of Caruso Hoax, Insists Widow

Rome Report of Part of Body Being Given to Medical Science Meets With Spirited Denial

Surgeon's Plea Refused

Wife Alone Holds Key to Tomb; Brands News Story as an Imposition

ROME, March 3 (By The Associated Press).—The throat of Enrico Caruso, which was left at the time of his death to the Naples Museum for medical examination, was reproduced pictorially by the Rome newspapers today, which published the opinion of doctors, who describe it as the most extraordinary development known for vocalization.

Caruso's vocal cords were twice the normal length of these organs, and his breathing power was described as phenomenal. The epiglottis was as thick as that of the deepest pass singers, while its attachment to the tongue was of such a nature as to permit the greatest rapidity of vibrations, thus accounting for the immense range of the great tenor's voice. His lung power was so enormous that he could make the cords of a piano vibrate by merely breathing upon them. The doctors describe Caruso's lungs as those of a superman, and declare that from head to foot he was a magnificent singing machine.

Widow Denies Report

Mrs. Enrico Caruso, widow of the famous opera tenor, last night spiritedly denied a cable dispatch from Rome to the effect that her husband's throat had been removed shortly after his death and left to the Naples Museum for scientific examination, according to The Associated Press.

The announcement that Rome papers had reproduced pictorially the throat of the tenor she greeted with a single word—"imposition."

Mrs. Caruso's denial was supported quite as emphatically by Bruno Zarato, who was Caruso's secretary. He branded the report as "preposterous."

"Impossible," Mrs. Caruso declared, after she had been shown the dispatch. "There is not a word of truth in the statement. The throat of Mr. Caruso was not left to the Naples Museum nor to any other museum or person."

At no time after Mr. Caruso's death was his body unwatched by some member of the family until it was sealed away in the Canessa Chapel at Naples. There is but one key to the chapel and I have it. It has never been out of my possession.

Surgeon's Plea Refused

"I cannot understand the reported publication of pictures of his throat," she continued. "It must be some hoax. As to the description of the vocal cords, the epiglottis and other portions of the throat, which the newspapers in Rome papers, that is impossible. How could it be otherwise? Please say for me there is absolutely no truth in this dispatch."

Mr. Zarato, after expressing his incredulity, told of the attempt of a London physician and surgeon, whose name he could not recall, but with whom he believed to be in Italy, to obtain possession of Caruso's throat two days after the singer's death.

"This doctor," said Mr. Zarato, "said that Mr. Caruso had told him that he would make provision in his will for the disposal of his throat and lungs to medical science, after his death."

"Now, everybody knows that Mr. Caruso's will contained no such provision. Mrs. Caruso refused flatly, of course, to permit the removal of the organs. Mr. Caruso's body was not touched, except for burial preparation, from the time of death until it was placed in the Canessa Chapel."

King Confers Order of The Garter on Balfour

LONDON, March 3 (By The Associated Press).—King George today conferred the Order of the Garter upon Arthur J. Balfour in recognition of his services at the Washington conference. This is the highest honor within the gift of the King.

The order was conferred on Mr. Balfour by King George at Buckingham Palace.

Several Killed as Train Demolishes Party Bus

CLEVELAND, March 3.—Several persons were reported killed and many injured late to-night when an east-bound New York Central Railroad express train crashed into a bus at Painesville, Ohio, twenty-five miles northeast of here to-night. First reports place the number of dead at between six and fifteen.

Westbound train No. 3, bound for Chicago, also crashed into the wreckage, which was thrown onto that track by the express train. There were twenty-five and thirty persons aboard the bus. They were returning to Painesville from a dance at Fairport.

New York Central Express Hits Vehicle Containing Thirty Merry-makers

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THE WEATHER

Fair to-day, to-morrow probably becoming unsettled; moderate, variable winds, becoming east.

Full report on last page

Lloyd George May Resign To-day Unless Revolt Ends

Failure of Unionists in Cabinet to Swing Followers Into Line Likely to Force Him Out at Once

Conservatives Try To Hold Premier In

Unionists Demand Leader Heed Their Advice; 60 in House Opposition; Balfour Won't Take Post

By Arthur S. Draper

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LONDON, March 3.—Despite efforts of the three Unionists in Premier Lloyd George's Cabinet to swing their revolting followers back into line, the overflow of the ministry within a week is now expected in many quarters. The Premier has served notice on the Unionists that they must choose between him and Sir George Younger, leader of the irreconcilables, before next Wednesday or he will hand his resignation to the King that day, but to-night it is predicted that Lloyd George will quit this week end.

Crisis Unchecked

The Cabinet Conservatives have reiterated their faith in the Premier, but on account of the schism that has arisen in the Unionist party and the inability of this Cabinet trio to speak for the rebels led by Younger the crisis still remains.

Austen Chamberlain, Unionist spokesman for the government in the House of Commons, in a speech at Oxford to-night, clarified the part he had taken, with Lord Chancellor Birkenhead and Arthur J. Balfour, in upholding the coalition as against the rebel movement. He revealed that the Unionist party leaders in the Cabinet had advised Lloyd George of their unanimous opinion that national interests would be injured and not served by his resignation. There was nothing, however, in the Unionist communication to the Premier to assure him that the revolt against the coalition that started in the rank and file of the party could be checked by its leaders, particularly by the three Conservatives in the Cabinet. There has never been any question but that this trio favored a continuation of the present Cabinet grouping.

Chamberlain Reveals Situation

Chamberlain in his speech gave a detailed account of the political developments of the last few days. He asserted that several days ago Lloyd George repeated to him the offer of the Unionist party to support the Government, but that the Government succeeded Andrew Bonar Law. In view of the friction in the Unionist ranks, Lloyd George offered to resign and from the outside continue to support the Government, carrying on the Government as long as they continued present national policies, Chamberlain said.

The Premier refused to accept Chamberlain's personal assurances that the Unionists were satisfied with Lloyd George's leadership and asked him to consult his Conservative colleagues. Lloyd George said that he had written the Premier saying that the Unionists valued Lloyd George's leadership in the Cabinet and the cooperation of his Liberal colleagues. The Government would be able to surmount the difficulties of the present situation as well as a coalition.

It is pointed out here to-night, however, that the Unionist revolt was the result of pressure brought upon Sir George Younger from below. It remains to be seen whether Lloyd George will survive only on the strength of assurances of his Conservative Ministers, who have never been in sympathy with the revolt movement.

General Election Forecast

Sir Lewis D'Abernon, Secretary for War, speaking at Colchester to-night, said he felt that the coalition ought to be continued, but that it was not impossible that the Unionists would survive only on the strength of their own, and in that event a general election would have to be held.

The majority of the Unionists are unquestionably in sympathy with the coalition form of government, and are looking to Lloyd George to lead them. "The Morning Post," which speaks in the extreme of the coalition, says that the Premier as a radical Socialist who is unfit to represent the Conservatives.

Members of Lloyd George's inner circle of friends, who he is determined to be more independent than ever and that he will resign before he will wear the yoke that the Conservatives are trying to put on him.

Two developments to-day point to a coming election. "The Times" announced a reduction in price because an election is imminent. Sir Gordon Hewart, Attorney General, is quitting the Cabinet to become Lord Chief Justice. These two facts, particularly Sir Gordon's move, that is supposed to indicate his belief that the days of the coalition are numbered, are regarded as indicative of the direction of the political winds.

Sixty Votes in Opposition

The growth in the opposition to the Cabinet was noticeable in the Irish debate in the House of Commons to-day. Although only sixty votes were cast against the government in one test, this did not begin to indicate the strength of the opposition. Lloyd George, should all the various opposition groups find a single complaint in common, they would come close to having a majority in the House.

Lloyd George perhaps is the most pugnacious leader in British public life, but it is said in some quarters